Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main (Official Form 1) (10/05) Document Page 1 of 39

Northe	Voluntary Petition				
Name of Debtor (if individual, enter L	ast, First, Middle):	N	ame of Joint Debtor (Sp	oouse) (Last, First, Mide	dle):
SMITH: JOHN H.					
All Other Names used by the Debtor in (include married, maiden, and trade na	=		ll Other Names used by nelude married, maiden	the Joint Debtor in the , and trade names):	last 8 years
None					
Last four digits of Soc. Sec./Complete than one, state all): XXX-XX-5			ast four digits of Soc. See, state all):	ec./Complete EIN or otl	her Tax I.D. No. (if more than
Street Address of Debtor (No. & Street		Stı	eet Address of Joint De	ebtor (No. & Street, City	y, and State):
2121 W. 72nd Str	•				
Chicago, IL 6063	6				
	ZIPCODE				ZIPCODE
County of Residence or of the Principa	l Place of Business:	Co	ounty of Residence or o	f the Principal Place of	Business:
Cook	0 4 11 8		111 4 4 4 4 6 7 1	D 1. (22.122 7	
Mailing Address of Debtor (if different	from street address):	M	ailing Address of Joint	Debtor (if different fron	n street address):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Busine	ss Debtor (if different from street a	address abov	e):		1
					ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check all applicable boxes.	.)	•	nkruptcy Code Under is Filed (Check one b	
Individual (includes Joint Debtors)	☐ Health Care Business	1			
Corporation (includes LLC and LLP)	☐ Single Asset Real Estate as define	ed in	Chapter 7		Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Partnership	11 U.S.C. § 101 (51B)	[	Chapter 9	Chapter 12	Chapter 15 Petition for Recognition
Other (If debtor is not one of the above entities, check this box and provide the	☐ Railroad ☐ Stockbroker		Chapter		of a Foreign Nonmain Proceeding
information requested below.)	Commodity Broker	-	Nati	ure of Debts (Check on	e box)
State type of entity:	Clearing Bank		_	,	,
	Nonprofit Organization qualified (15 U.S.C. § 501(c)(3)	under L	Consumer/Non-Busi		Business
Filing Fee (C	Check one box)	c	heck one box:	Chapter 11 Debtors	
Full Filing Fee attached			Debtor is a small bus	iness debtor as defined	in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (	Applicable to individuals only) court's consideration certifying that the	ne debtor is	Debtor is not a small	business debtor as defir	ned in 11 U.S.C. § 101(51D).
	ts. Rule 1006(b). See Official Form 3.		heck if:		
Filing Fee waiver requested (Applica signed application for the court's cons	ole to chapter 7 individuals only). Musideration. See Official Form 3B.	st attach	Debtor's aggregate no affliates are less than		debts owed to non-insiders or
Statistical/Administrative Informati	on				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be av	ailable for distribution to unsecured cre	editors.			
Debtor estimates that, after any exemple distribution to unsecured creditors.	ot property is excluded and administrat	tive expenses p	aid, there will be no funds	available for	
Estimated Number of Creditors 1- 50-	100 200 1000	5.001	10.001 25.001	50 001 OVER	
49 99	100- 200- 1,000 199 999 5,000		10,001- 25,001- 25,000 50,000	50,001- OVER 100,000 100,000	
Estimated Assets					
\$0 to \$50,001 to \$100,001 to				More than	
\$50,000 \$100,000 \$500,000 \( \overline{\text{Y}} \qquad \qquad \qquad \qquad \qquad \qquad \qquad \qquad \qquad \qqquad \qqqqqqqqqqqqqqqqqqqqqqqqqqqqqqqqqqqq	\$1 million \$10 million	\$50 mill	ion \$100 million	\$100 million	
Estimated Debts	Ш Ц				
\$0 to \$50,001 to \$100,001 to					
\$50,000 \$100,000 \$500,000	\$1 million \$10 million	\$50 mill	ion \$100 million	\$100 million	·

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main (Official Form 1) (10/05) Document Page 2 of 39 FORM

	Document	Page 2 of 39	FORM B1, Page 2
Voluntary Petit	tion	Name of Debtor(s):	, ,
(This page mus	st be completed and filed in every case)	SMITH: JOHN H.	
	Prior Bankruptcy Case Filed Within Last 8 Years (		
Location		Case Number:	Date Filed:
Ponding P	Northrn Dist. of Illinois Bankruptcy Case Filed by any Spouse, Partner or Affiliate	04 B 05549	02/13/04
Name of Debtor		Case Number:	Date Filed:
		Case (Valide).	2 and 1 mod.
District:		Relationship:	Judge:
	Exhibit A	Exhi	Ibit B
10K and 10Q) v	ted if debtor is required to file periodic reports (e.g., forms with the Securities and Exchange Commission pursuant to 5(d) of the Securities Exchange Act of 1934 and is requesting	(To be completed whose debts are p.  I, the attorney for the petitioner named in the the petitioner that [he or she] may proceed u States Code, and have explained the relief a	if debtor is an individual rimarily consumer debts.) foregoing petition, declare that I have informed nder chapter 7, 11, 12, or 13 of title 11, United
Exhibit A	is attached and made a part of this petition.	X	12/08/05
	E_12124 C	Signature of Attorney for Debtor(s)	Date
	Exhibit C		rning Debt Counseling Joint Debtor(s)
	or own or have possession of any property that poses or is a threat of imminent and identifiable harm to public health	<u>-</u>	d credit counseling during the 180-day period
Yes, and E	Exhibit C is attached and made a part of this petition.		nt to obtain budget and credit counseling prior is. (Must attach certification describing.)
_			
	Information Regarding the Deb	tor (Check the Applicable Boxes)	
	Venue (Check an	ny applicable box)	
X	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending in this I	District.
	Debtor is a debtor in a foreign proceeding and has its pr States in this District, or has no principal place of business or proceeding [in a federal or state court] in this District, or relief sought in this District.	or assets in the United States but is a defendant	nt in an action
	Statement by a Debtor Who Resides  Check all app	s as a Tenant of Residential Proper plicable boxes.	ty
	Landlord has a judgment against the debtor for possession following.)		plete the
	(Name of I	landlord that obtained judgment)	
	(Address o	of landlord)	
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave ripossession was entered, and		
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	ng the 30-day

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 3 of 39

# IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Reference to John H. Smith

Amendment to petition

**Prior Case Filed** 

99 B 17627 - 06/02/99

99 B 37438 - 12/03/99

00 B 25863 - 09/05/00

01 B 34959 - 10/05/01

02 B 28761 - 07/30/02

Decument	Page 4 of 30
(Official Form 1) (10/05)	FORM B1, Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	SMITH: JOHN H.
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.	is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by \$ 1515 of title 11 are
I request relief in accordance with the chapter of title 11, United States Code specified in this petition.	Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X S/John H. Smith Signature of Debtor	X
	(Signature of Foreign Representative)
X	(Signature of Foreign Representative)
Signature of Joint Debiol	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	(Timed Plane of Foreign Representative)
•	1 <u></u>
12/08/05 Date	Date
C' SAMe	
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer
X S/Carl B Boyd Signature of Attorney for Debtor(s)  CARL B BOYD # 6206607 Printed Name of Attorney for Debtor(s)  Starks & Boyd, P.C. Firm Name  11528 S, Halsted Address Chicago, IL 60628	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
	Printed Name and title, if any, of Bankruptcy Petition Preparer
(773) 995-7900  Telephone Number  12/08/05  Date	Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	f X
	Signature of Bankruptcy Petition Preparer or officer, principal, responsible
X Signature of Authorized Individual	person,or partner whose social security number is provided above.
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment

#### Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 5 of 39

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3085W Stmt of Comp.: Rule 2016(b) (12-95)

#### UNITED STATES BANKRUPTCY COURT

#### NORTHERN DISTRICT OF Illinois

In SMITH: JOHN H. re: Debtor(s) Case No. (if known)

#### **STATEMENT**

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Ba	ankruptcy Rules, states that:
--	-------------------------------

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in comtemplation of and in connection
    with this case
    (b) prior to filing this statement, debtor(s) have paid
    (c) the unpaid balance due and payable is

    560.00
- (3) \$ 274.00 of the filing
  - of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

S/Carl B. Boyd
Respectfully submitted, Carl B. Boyd # 6206607 Attorney for Petitioner

Attorney's name and address

Dated: 12/08/05

Starks & Boyd, P. C. 11528 S. Halsted, Chicago, IL 60628

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises

I, the debtor, affirm that I have read this	s notice.		
	S/John H. Smith		
Date	Signature of Debtor	Case Number	
Date	Signature of Co-Debtor	_	



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### Case No.

# United States Bankruptcy Court

NORTHERN **DISTRICT OF** Illinois

In re smith: john h.

Debtor

#### Chapter 7

Last four digits of Soc. Sec. No/Complete EIN or other Tax I.D. No.(If more than one, state all): 5863

# Petition, Schedules and Statement of Financial Affairs

Carl B. Boyd # 6206607 Starks & Boyd, P. C.

Attorney(s) for Petitioner
Office & Post Office Address & Telephone Number

11528 S. Halsted Chicago, IL 60628 773-995-7900

REFERRED TO		
	Clerk	
Date		

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Form B6 SUM W (11-95)

#### UNITED STATES BANKRUPTCY COURT NORTHERN

DISTRICT OF Illinois

In re: SMITH: JOHN H.

Debtor(s) Case No.

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Attached (Yes/No) Num		nber of Sheets		Amounts Scheduled		
Name of Schedule			Assets	S	Liabilities	Other
A - Real Property	x	1		0.00		
B - Personal Property	х	3	2	775.00		
C - Property Claimed as Exempt	x	1				
D - Creditors Holding Secured C	laims <sup>x</sup>	1			0.00	
E - Creditors Holding Unsecured Priority Claims	x	3			31627.10	
F - Creditors Holding Unsecured Nonpriority Claims	x	2			27404.08	
G - Executory Contracts and Unexpired Leases	x	1				
H - Codebtors	x	1.				
I - Current Income of Individual Debtor(s)	x	1				3170.16
J - Current Expenditures of Individual Debtor(s)	x	1				3255.00
Total Number of Sheets of Al	l Schedules	15				
	Total As	sets	2	775.00		
			Total I	Liabilities	59031.18	

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 9 of 39

Form 6-Summ2 (10/05)

# **United States Bankruptcy Court**

			Northern	District Of Illinois	
In re	SMITH:	јони н.		Case No.	
•		Debtor		7	
				Chapter	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$31 <b>,</b> 627.10
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$31 <b>,</b> 627.10

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

	Case 05-63841	Doc 1	Filed 12/09/05	Entered 12/09/05 10:01:29	Desc Main
Form B6A (10/05)			Document	Page 10 of 39	

ш ге	Deh	ntor	•	Case No(If known)
In re	SMITH:	JOHN H.		Com No

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tot	al <b>≯</b>	0.00	

(Report also on Summary of Schedules.)

	Doc 1	Filed 12/09/05	Entered 12/09/05 10:01:29	Desc Main
Form B6B (10/05)		Document	Page 11 of 39	

In re SMITH:	JOHN H.	 Case No.
	Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFF, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash		50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking A/C (\$100.00) & Savings A/C at USA One Credit Union, Matteson, IL		125.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Furnishings		1,600.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.	l x	Clothing and shoes		1,000.00
7. Furs and jewelry.	Α	-		
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 12 of 39

In re	SMITH:	JOHN	н.	, Case No.	
	De	ebtor			(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			

Case	05-63841
Form B6B-cont.	

Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 13 of 39

(10/05)

n re	SMITH:	JOHN H.	,	Case No.	
	Deb	otor		(If known)	

#### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	х			
26. Boats, motors, and accessories.	х			1
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	х			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 05-63841 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Doc 1 Page 14 of 39 Document

-	SMITH:	JOHN	Н
In re			

Debior	, -	

Case No.	
	(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor i	s entitled	under:
(Check one box)				

Il U.S.C. § 522(b)(2)Il U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	50.00	50.00
Checking A/C at USA One Credit Union, Matteson, IL	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	100.00	100.00
Savings A/C at USA One Credit Union, Matteson, IL	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	25.00	25.00
Household furnishings	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	1,600.00	1,600.00
Clothing and shoes	735 ILCS 5/12-1001(a) Wearing Apparel, Bible, School Books and Family Pictures	1,000.00 y	1,000.00
		:	

# Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main

Form B6 D W (12/03)

In re: SMITH: JOHN H.

Debtor(s) Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D		
A/C #			VALUE \$					
A/C#			VALUE \$					
	•							
A/C #			VALUE \$					
		•						
A/C #			VALUE \$					
A/C #			VALUE \$					
A/C #			VALUE \$					
A/C #			VALUE \$					
	•							
	Subtotal -> (Total of this page)  Total ->							
Continuation Sheets attached. (use only of								

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 16 of 39

Form B6E (10/05)

In re	SMITH:	JOHN H.	 Case No.	
		Debtor	 (if known)	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 17 of 39

Form B6E Contd. (10/05)

In re, Case No (if known)	
Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 5076	/(a)(6).
Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or ho that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ousehold use,
Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Bog Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institut U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	using
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the adjustment.	he date of
X continuation sheets attached	

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 18 of 39

Form B6E - Cont. (10/05)

In re SMITH:	JOHN H.	<b>,</b>	Case No.	
	Debtor			(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Unsecured Priority
TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. 421 60 5863  Internal Revenue Service Kansas City, MO 64999-0030			Personal taxes owed for 1994, 1995, 1996, 1997, 1998 & 2000		U		31,627.10	31,627.10
Account No.								
Account No.								
Account No.								
Account No.								
Sheet no. 3_ of 3_ sheets attached to Schedule Holding Priority Claims	of Cred	litors	(Tot	Subtotal➤ (Total of this page)		ı <b>≻</b> ge)	\$31,627.10	\$31,627.10
(Use only on last page of the completed Schedule E. (Report total also on Summary of Schedules)  Total  \$31,627.10  \$31,627.10								

#### Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 19 of 39 Blumberg Excelsion, Publisher, NYC 10013

FORM B6F(Official Form6F) (12/03)

Debtor SMITH: JOHN H.

In re:

Case No.

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. DATED GENT ЕР A ND WIF DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO CREDITOR'S NAME AND **AMOUNT** В MAILING ADDRESS QUI OF ш ONTI INCLUDING ZIP CODE CLAIM HUSBA JOI COMM Δ AND ACCOUNT NUMBER UNLI SETOFF, SO STATE. 0 \_ (See Instructions) O Account in collection U 86.29 7878564 ACMC Physician Services C/O Illinois Collection S P O Box 646 Oak Lawn, IL 60454-0646 (708) 229-7474 services provided IJ 25.00 35508290125195 CVS Drugs C/O TRS Recovery Services P O Box 60022 City of Industry, CA 9171 Auto loan on 2000 Gran U 15,000.00 644-8310 Prix d door GT Capital One Auto Finance Surrendered. 3901 N. Dallas Parkway Plano, TX 75093 Medical account U 81.10 A000592271 Christ Family Practice Ce C/O Collection Services P O Box 27901 West Allis, WI 53227 (888) 719-3569 light bill for 2121 W. U 2,835.91 8352219033 72nd Street, Chicago, IL Comed Bill Payment Center Chicago, IL 60668-0001 Account in collection U 380.66 4869557116012676 First Premier Bank 900 W. Delaware P O Box 5519 Sioux Falls, SD 57117-551 (800) 987-5521 18,408.96 Subtotal

X continuation sheets attached.

\$

18,408.96

Total

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 20 of 39 Blumberg Excession, Publisher, NYC 10013

FORM B6F(Official Form6F) (12/03)

Debtor SMITH: JOHN H.

In re:

Case No.

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding un	secure	d nonprio	rity claims to report on this Schedule F.				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBTOR	HUSBAND WIFE JOINTER COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
John H. Smith			Services provided		U		610.00
Orozco and Daughter 13118 Western Avenue Blue Island, IL 60404 (708) 385-7277							
6 5000 3440 8140			Gas bill for 2121 W. 72nd		U		500.00
Peoples Energy Chicago, IL 60687-0001			Street				
6 5000 3864 0126			Gas bill for 2121 W. 72nd		U		7,885.12
Peoples Energy			Street				
Chicago, IL 60687-0001							
	-						
		1	Si	ıbtota	al	\$	8,995.12
			Te	otal		\$	27,404.08

continuation sheets attached.

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 21 of 39

Form B6G (10/05)

In re SMITH:	JOHN	н.	······································	Case No
	Debtor			(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	·

In re		Debtor		,	Case No	(if known)
In re	SMITH:	JOHN	Н.		Con No	
Form B6 (10/05)		03841	DOC 1		Page 22 of 39	Desc Main

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
į	

# Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 23 of 39

Estationard 1887

Form B6 I W (11-95)

BlumbergExcelsior, Publisher, NYC 10013

In SMITH: JOHN H.

H. Debtor(s) Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

	DEPENDENTS OF DEBTOR AND SPO	USE			
Debtor's Marital Status Married	RELATIONSHIP			AGE	
Employment	DEBTOR		SPO	USE	
Occupation Retir					
Name of Employer N					
How long employed ]	N/A				
Address of Employer N/A					
Income: (Estimate of a	average monthly income)				
	wages, salary,and commissions (pro rate if not paid monthly.) time	\$		\$	
SUBTOTAL		\$	0.00	\$	0.00
LESS PAYROLL DI a. Payroll taxes and b. Insurance c. Union dues	EDUCTIONS d social security				
SUBTOTAL OF PAY	YROLL DEDUCTIONSY TAKE HOME PAY		0.00		0.00
(attach detailed statem- Income from real prope Interest and dividends Alimony, maintenance use or that of depend	or support payments payable to the debtor for the debtor's lents listed above.	• •			
Social security or other SSD	government assistance (Specify)		1610.00		
Pension or retirement ir Other monthly income (			1560.16		
TOTAL MONTHLY INC	OME	\$	3170.16	\$	0.00
TOTAL COMBINED MC	ONTHLY INCOME \$3170.16	(Report	also on Summary of Sc	hedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

#### Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 24 of 39

Sur Proc. cls aw Proc. cls Form B6 J W (11-95)

In SMITH: JOHN H.

Debtor(s) Case No.

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Figuritary, semi-annually, or annually to show monthly rate.  Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a labeled "Spouse".		
Rent or home mortgage payment (include lot rented for mobile home)	\$	1300.00
Are real estate toyon included a Voc. No. Is property insurance	Ψ	1300.00
Utilities Electricity and Heating Fuel  Water and Sewer	- -	460.00
Telephone	_	80.00
Other cell phone		40.00
cable		90.00
barber		25.00
Home maintenance (repairs and upkeep) Food		70.00 500.00
Clothing	-	150.00
Laundry and dry cleaning	-	50.00
Medical and dental expenses		300.00
Transportation (not including car payments)		90.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	-	40.00
Charitable contributions		
Insurance (not deducted from wages or included in home mortgage payments)	_	
Homeowner's or renter'sLife	•	
Health	-	
Auto	•	
Other	•	
personal hygiene products		60.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)		
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
AutoOther	. \$	
Alimony, maintenance, and support paid to others  Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, or farm (attach detailed statement)  Other		
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3255.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at	some other	regular interval.
A. Total projected monthly income	-	
B. Total projected monthly expenses		
C. Excess income (A minus B)	\$	0.00
D. Total amount to be paid into plan each	\$	
(Interval)	- Ψ	

Document

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Page 25 of 39

Official Form 6-Decl. (10/05)

In re	SMITH:	JOHN	H.

Case No.

Debtor

(If known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summ	ary and schedules, consisting of
sheets, and that they are true and correct to the best of my knowledge, info	(Total shown on summary page plus 1.)
Date 12/08/05	Signature: S/John H. Smith Debtor
Date	Signature:
	(Joint Debtor, if any) [If joint case, both spouses must sign.]
	ORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition prepare provided the debtor with a copy of this document and the notices and informatic	r as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have on required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have vices chargeable by bankruptcy petition preparers, I have given the debtor notice of the
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.
If the bankruptcy petition preparer is not an individual, state the name, title (if a who signs this document.	(Required by 11 U.S.C. § 110.) any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or ass	sisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheet	s conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the 18 U.S.C. § 156.	he Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PERJU	URY ON BEHALF OF A CORPORATION OR PARTNERSHIP
the partnership of the [corpor have read the foregoing summary and schedules, consisting of	r officer or an authorized agent of the corporation or a member or an authorized agent of ration or partnership] named as debtor in this case, declare under penalty of perjury that I sheets, and that they are true and correct
to the best of my knowledge, information, and belief. (T	otal shown on summary page plus 1.)
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation must indic	cate position or relationship to debtor.]
Penalty for making a false statement or concealing property: Fine of up to \$	500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Official Form 7 (10/05)

#### UNITED STATES BANKRUPTCY COURT

Northern	DISTRICT OFIllinois
In re: SMITH: JOHN H.	Case No(if known)
2000	(i alloni)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COLUCE

18,721.92 2003 Pension 18,721.92 2004 Pension 18,721.92 Year to date Pension	AMOUNI	SOURCE
10,727.52	18,721.92	2003 Pension
18,721.92 Year to date Pension	18,721.92	2004 Pension
· · · ·	18,721.92	Year to date Pension

,0111 500

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
18,576.00	2003 Social Security Dis.
18,924.00	2004 Social Security Dis.
19,320.00	Year to date SSD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS	PAID	STILL OWING

None

K

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13 must include payments and other transfers by the spouses are separated and a joint petition is r	•	nether or not a joint p	etition is filed, unles	
NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/	AMOUNT PAID OR	AMOUNT STILL	

PAYMENTS/ PAID OR STILL
TRANSFERS VALUE OF OWING
TRANSFERS

None

X

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

3

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY 4

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

12/07/05

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Carl B. Boyd 11528 S. Halsted Chicago, IL 60628 \$226.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5

NAME AND ADDRESS OF TRANSFEREE,

DESCRIBE PROPERTY
TRANSFERRED AND

RELATIONSHIP TO DEBTOR DATE VALUE RECEIVED

Mr. Lewis Hines, 22142 Schaff 06/17/05 SFR @ 2121 W. 72nd Str. Ct., Richton Park, IL 60471 Chicago, IL. Sold for

No relationship \$127,000.00 no proceeds

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case

to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION DEVICE TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

X

X

 $\mathbf{x}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF BANK OR

OTHER DEPOSITORY

NAMES AND ADDRESSES

OF DESCRIPTION

OF TRANSFER

OF OR SURRENDER,

CONTENTS

IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

6

#### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

8

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME COMPLETE EIN OR

COMPLETE EIN OR ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

OTHER TAXPAYER

I.D. NO.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None X a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

9

None X

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

X

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

> DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

 $\Box$ 

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

> NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

X

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

図

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

 $\Box$ 

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

# Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 36 of 39

11

I declare under penalty of perjury that I any attachments thereto and that they are	have read the answers contained in the foregoing statement of financial affairs and e true and correct.
Date 12/08/05	Signature S/John H. Smith of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corp	oration]
I, declare under penalty of perjury that I have reathat they are true and correct to the best of my kn	ad the answers contained in the foregoing statement of financial affairs and any attachments thereto nowledge, information and belief.
Date	Signature
	Print Name and Title
Penalty for making a false statement:	continuation sheets attached  Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
declare under penalty of perjury that: (1) I am a b npensation and have provided the debtor with a co (b); and, (3) if rules or guidelines have been prom	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  ankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for py of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), a fulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankrup e maximum amount before preparing any document for filing for a debtor or accepting any fee from
nted or Typed Name and Title, if any, of Bankrupto	Social Security No.(Required by 11 U.S.C. § 110
ne bankruptcy petition preparer is not an individua son, or partner who signs this document.	l, state the name, title (if any), address, and social security number of the officer, principal, respo
iress	
gnature of Bankruptcy Petition Preparer	Date
nes and Social Security numbers of all other indivi an individual:	duals who prepared or assisted in preparing this document unless the bankruptcy petition preparer
gors than one person prepared this document, attack	h additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 05-63841 Doc 1 Filed 12/09/05 Entered 12/09/05 10:01:29 Desc Main Document Page 37 of 39

3093W - Designation of Agent

#### UNITED STATES BANKRUPTCY COURT

NORTHERN **DISTRICT OF** Illinois

In re: SMITH: JOHN H.

Case No. Debtor(s)

Chapter 7

#### **DESIGNATION OF AGENT**

We hereby designate our attorney, whose signature, name, address, Identification Number (if applicable), and telephone number are set forth below, as our agent to receive service of process and service of all pleadings in all proceedings, including adversary actions and contested matters, pursuant to Bankruptcy Rule 70004 (b)(8), in this Court arising in this case. This designation shall expire the 60th day after the latest of the following dates which may be applicable in this case: entry of Discharge of Debtor, the last date permitted for filing of complaints objecting to discharge under 11 U.S.C. 727 or dischargeability of debts under 11 U.S.C. 523, or the date an order of confirmation of a Chapter 11 or Chapter 12 plan is entered.

Dated:	12/08/05	
Debtor	S/John H. Smith	
	SMITH: JOHN H.	
Debtor		
Attorney	y S/Carl B. Boyd	
	Carl B. Bovd	6206607

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#### 3092 - Verification of Creditor Matrix. 12/95

#### UNITED STATES BANKRUPTCY COURT

NORTHERN **DISTRICT OF** Illinois

In re: SMITH: JOHN H. Case No. Debtor(s) Chapter 7

#### **VERIFICATION OF CREDITOR MATRIX**

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated:	12/08/05	
Debtor	S/John H. Smith SMITH: JOHN H.	
Debtor		

JOHN H.

SMITH:

NORTHERN **DISTRICT OF** Illinois

Debtor(s) Case No.

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C.§101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

	Cieffcy places the creditor among the noiders of the	- 		
(1)  NAME OF CREDITOR AND COMPLETE  MAILING ADDRESS INCLUDING  ZIP CODE	(2)  NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3)  NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5)  AMOUNT OF CLAIM (If secured also state value of security)
Internal Revenue Service Kansas City, MO 64999-0030			Ū	31,627.10
Capital One Auto Finance 3901 N. Dallas Parkway Plano, TX 75093			U	15,000.00
Peoples Energy Chicago, IL 60687-0001			U	7,885.12
Comed Bill Payment Center Chicago, IL 60668-0001			U	2,835.91
Orozco and Daughter 13118 Western Avenue Blue Island, IL 60404 (708) 385-7277			U	610.00
Peoples Energy Chicago, IL 60687-0001			U	500.00
First Premier Bank 900 W. Delaware P O Box 5519 Sioux Falls, SD 57117-5519 (800) 987-5521			U	380.66
ACMC Physician Services C/O Illinois Collection Serv P O Box 646 Oak Lawn, IL 60454-0646 (708) 229-7474			U	86.29
Christ Family Practice Cente C/O Collection Services P O Box 27901 West Allis, WI 53227 (888) 719-3569			U	81.10
CVS Drugs C/O TRS Recovery Services, I P O Box 60022 City of Industry, CA 91716			U	25.00